UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION

TERRY FRANKLIN,)
Plaintiff,) Case No. 1:11-CV-608
)) District Judge Sandra Beckwith
V.)) Magistrate Judge Karen L. Litkovitz
CITIMORTGAGE, INC.,) wagistrate oddge Rafeff E. Elikovitz
Defendant.))

STIPULATION OF DISMISSAL

Pursuant to Federal Rule of Civil Procedure 41(a)(1), Plaintiff Terry Franklin ("Plaintiff") and Defendant CitiMortgage, Inc. ("Defendant") hereby stipulate to: (1) the dismissal of Plaintiff's individual claims against Defendant with prejudice; and (2) the dismissal of the class allegations in the First Amended Class Action Complaint without prejudice. Each party shall bear its own costs and fees.

Dated: January 2, 2013 Respectfully submitted,

By: /s/ Timothy C. Sullivan
One of the Attorneys for Plaintiff
Terry Franklin
Timothy C. Sullivan (0031069)
Taft Stettinius & Hollister LLP
425 Walnut Street, Suite 1800
Cincinnati, OH 45202-3957
(513) 381-2838
(513) 381-0205 (facsimile)
sullivan@taftlaw.com

By: /s/ Debra Bogo-Ernst
One of the Attorneys for Defendant
CitiMortgage, Inc.
Lucia Nale
Debra Bogo-Ernst

Mayer Brown LLP 71 S. Wacker Drive Chicago, IL 60606 (312) 782-0600 (312) 706-8663 (facsimile) Inale@mayerbrown.com dernst@mayerbrown.com

Kara A. Czanik (0075165) Graydon Head & Ritchey LLP 1900 Fifth Third Center 511 Walnut Street Cincinnati, OH 45202-3157 (513) 629-2746 (513) 651-3836 (facsimile) kczanik@graydon.com

13225499.1